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## PATENT APPLICATION

By: Leslie S. Miller  
Leslie S. Miller

Date: May 10, 2006

### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3628

EXAMINER: OJO O. OYEBISI

In re application of: Ronald A. )  
Braco )  
Application No: 09/852,119 )  
Filed: May 9, 2001 )  
Attorney Docket No. 7198 )

For: ELECTRONIC BILL  
PRESENTMENT AND  
PAYMENT SYSTEM

Commissioner for Patents  
Mail Stop Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

May 10, 2006

### AMENDMENT A

Sir:

In response to the Office Action mailed December 27, 2005, entry of the following amendments and reconsideration of the claimed subject matter following this Amendment A is respectfully requested. Applicant hereby respectfully petitions for an extension of time of two (2) months in responding to the Office Action dated December 27, 2005, on the above-identified patent application. The extension extends the time to

respond from March 27, 2006, to May 27, 2006, and this petition, together with an Amendment A and the requisite fees, are being filed concurrently with a certificate of mailing on or before the latter date. This request for an extension of time would allow the Amendment A to be submitted five (5) months after the date of the Office Action.

Accordingly, the appropriate fee for extension of time is that stated in 37 C.F.R. Section 1.17(a)(2) for a large entity, which is a \$450.00 extension fee for response within the second month. Since after the Amendment A, 30 claims remain pending, of which 5 are independent, and since in the application 30 claims were paid for, of which 8 were independent, no additional fees for claims are believed to be due.

The total thus due for this Amendment A is \$450.00, and a check for the \$450.00 for the extension fee is enclosed herewith. The U.S. Patent and Trademark Office is authorized to charge any additional fees required to secure the entry of this Amendment A, or to credit any overpayment, to Deposit Account No. 18-0882.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this Amendment A.

**Remarks** begin on page 15 of this Amendment A.